

<b>Information to identify the case:</b>		
Debtor 1	<b>Alex Williams Jr.</b>	Social Security number or ITIN <b>xxx-xx-3412</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Belinda C Williams</b>	Social Security number or ITIN <b>xxx-xx-8457</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Northern District of Illinois</b>	Date case filed for chapter <b>13 4/6/20</b>
Case number:	<b>20-08896</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Alex Williams Jr.	Belinda C Williams
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	233 Fairwind Dr Montgomery, IL 60538	233 Fairwind Dr Montgomery, IL 60538
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 4/7/20

**For more information, see page 2**

**Debtors must bring a picture ID and proof of their Social Security Number.**

**Filing deadline: 10/5/20**

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on:  
**6/5/20 at 10:45 AM** , Location: **Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Alex Williams, Jr.  
 Belinda C Williams  
 Debtors

Case No. 20-08896-LAH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: arodarte  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Apr 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2020.

db/jdb	+Alex Williams, Jr., Belinda C Williams, 233 Fairwind Dr, Montgomery, IL 60538-3043
tr	+Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
28782630	+Atg Credit, 1700 West Cortland Street, Suite 201, Chicago, IL 60622-1166
28782639	+Earthmovers Cu, 2195 Baseline Rd, Oswego, IL 60543-6006
28782640	+First Associates, PO Box 206536, Dallas, TX 75320-6536
28782645	+LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850, Sherman Oaks, CA 91403-6630
28782647	+Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
28782648	+Pinnacle Credit Service, 7900 Highway 7 #100, Minneapolis, MN 55426-4045
28782649	+Portfolia Recovery Associates LLC, PO Box 12903, Norfolk, VA 23541-0903
28782652	+Rush Copley, 2000 Ogden Ave, Aurora, IL 60504-5893

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: cutlerfilings@gmail.com Apr 08 2020 04:25:50	David H Cutler,
	Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076	
ust	+E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Apr 08 2020 04:28:21	Patrick S Layng,
	Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027	
28782632	E-mail/Text: karmstrong@cdac.biz Apr 08 2020 04:26:13	Cda/Pontiac, Attn: Bankruptcy,
	Po Box 213, 415 E Main Street, Streator, IL 61364	
28782631	+EDI: CAPITALONE.COM Apr 08 2020 07:38:00	Capital One, Attn: Bankruptcy, Po Box 30285,
	Salt Lake City, UT 84130-0285	
28782633	+EDI: WFNNB.COM Apr 08 2020 07:38:00	Comenity Bank/Carsons, Attn: Bankruptcy Dept,
	Po Box 182125, Columbus, OH 43218-2125	
28782634	+EDI: WFNNB.COM Apr 08 2020 07:38:00	Comenitybank/meijer, Attn: Bankruptcy,
	Po Box 182273, Columbus, OH 43218-2273	
28782635	+E-mail/PDF: creditonebknottifications@resurgent.com Apr 08 2020 04:17:29	Credit One Bank,
	Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873	
28782636	+E-mail/Text: electronicbkdocs@nelnet.net Apr 08 2020 04:28:44	Dept of Ed / 582 / Nelnet,
	121 S 13th St, Lincoln, NE 68508-1904	
28782637	+EDI: DISCOVER.COM Apr 08 2020 07:38:00	Discover Financial, Po Box 3025,
	New Albany, OH 43054-3025	
28782638	+E-mail/Text: dcubk@dupagecu.com Apr 08 2020 04:28:41	Dupage Credit Union,
	Attention: Bankruptcy Department, Po Box 3930, Naperville, IL 60567-3930	
28782641	+E-mail/Text: bankruptcy@huntington.com Apr 08 2020 04:28:24	Huntington Natl Bk,
	Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996	
28782642	+E-mail/Text: rev.bankruptcy@illinois.gov Apr 08 2020 04:28:36	
	Illinois Department of Revenue 1/15, Bankruptcy Section, PO Box 64338, Chicago, IL 60664-0291	
28782643	EDI: IRS.COM Apr 08 2020 07:38:00	Internal Revenue Service - 1/11, PO Box 7346,
	Philadelphia, PA 19101-7346	
28782646	+E-mail/PDF: resurgentbknottifications@resurgent.com Apr 08 2020 04:19:11	LVNV Funding,
	PO Box 10497, Greenville, SC 29603-0497	
28782644	+E-mail/Text: bk@lendingclub.com Apr 08 2020 04:29:22	Lending Club Corp, 71 Stevenson St,
	Suite 300, San Francisco, CA 94105-2985	
28782650	+EDI: Q3G.COM Apr 08 2020 07:38:00	Quantum3 Group LLC, 12006 98th Ave NE #200,
	Kirkland, WA 98034-4218	
28782651	+E-mail/Text: EBN_Greensburg@Receivemorermp.com Apr 08 2020 04:30:10	
	Receivables Management Partners, Attn: Bankruptcy, Po Box 349, Greensburg, IN 47240-0349	
28782653	+EDI: RMSC.COM Apr 08 2020 07:38:00	Synchrony Bank/Care Credit, C/o Po Box 965036,
	Orlando, FL 32896-0001	
28782654	EDI: WFFC.COM Apr 08 2020 07:38:00	Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
	Greenville, SC 29606	

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0752-1

User: arodarte  
Form ID: 309I

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Apr 07, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 09, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2020 at the address(es) listed below:

David H Cutler on behalf of Debtor 2 Belinda C Williams cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
David H Cutler on behalf of Debtor 1 Alex Williams, Jr. cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Glenn B Stearns stearns\_g@lisle13.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4